

United States Bankruptcy Court  
District of Oregon

In re:  
Ivorie Alyssa Moncayo  
Debtor

Case No. 23-32038-dwh  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0979-3  
Date Rcvd: Sep 11, 2023

User: Admin.  
Form ID: 309A

Page 1 of 2  
Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 13, 2023:**

Recip ID	Recipient Name and Address
db	+ Ivorie Alyssa Moncayo, 7913 SW Leiser Lane, Tigard, OR 97224-7401
102509868	+ Central Billing, PO Box 936, Caldwell, ID 83606-0936
102509872	Experian Information Solutions, Inc., PO Box 9532, Allen, TX 75013-9532
102509876	+ Lance Taylor, 10995 SW Garden Park Place, Portland, OR 97223-3935
102509878	Oregon Department of Revenue, PO Box 14999, Salem, OR 97309-0990

TOTAL: 5

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: tom@nwrelief.com	Sep 11 2023 23:07:00	THOMAS A McAVITY, Thomas McAvity, LLC, 650 NE Holladay St., Ste 1600, Portland, OR 97232
tr	+ EDI: BKSEILER.COM	Sep 12 2023 03:05:00	Kenneth S Eiler, 515 NW Saltzman Rd - PMB 810, Portland, OR 97229-6098
smg	Email/Text: CSPBankruptcy@doj.state.or.us	Sep 11 2023 23:07:00	Dept of Justice, Division of Child Support, Attn: Bankruptcy Unit, POB 14670, Salem, OR 97309-9995
smg	EDI: ORREV.COM	Sep 12 2023 03:11:00	ODR Bkcy, 955 Center NE #353, Salem, OR 97301-2555
smg	+ Email/Text: usaor.bankruptcy@usdoj.gov	Sep 11 2023 23:07:00	US Attorney, US Attorney, 1000 SW 3rd Ave #600, Portland, OR 97204-2936
smg	^ MEBN	Sep 11 2023 23:06:35	US Attorney General, Department of Justice, 10th & Constitution NW, Washington, DC 20530-0001
ust	+ Email/Text: ustpreion18.pl.ecf@usdoj.gov	Sep 11 2023 23:08:00	US Trustee, Portland, 1220 SW 3rd Ave., Rm. 315, Portland, OR 97204-2829
102509867	Email/Text: caineweiner@ebn.phinsolutions.com	Sep 11 2023 23:07:00	Caine & Weiner, Attn: Bankruptcy, 5805 Sepulveda Blvd 4th Floor, Sherman Oaks, CA 91411
102509869	+ Email/Text: bankruptcy.notifications@fisglobal.com	Sep 11 2023 23:08:00	Chex Systems, 7805 Hudson Road, Suite 100, Woodbury, MN 55125-1595
102509870	+ Email/PDF: creditonebknofications@resurgent.com	Sep 11 2023 23:20:19	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
102509871	Email/Text: bankruptcycourts@equifax.com	Sep 11 2023 23:08:00	Equifax Information Svcs LLC, PO Box 740256, Atlanta, GA 30374-0256
102509874	+ Email/Text: holly.harris@gesa.com	Sep 11 2023 23:08:00	Gesa Credit Union, Attn: Bankruptcy, Po Box 500, Richland, WA 99352-0500
102509875	EDI: IRS.COM	Sep 12 2023 03:11:00	IRS, PO Box 7346, Philadelphia, PA 19101-7346
102509877	Email/Text: bankruptcydocs@osla.org		

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		Sep 11 2023 23:07:00	Oklahoma Student Loan Authority, Attn: Bankruptcy, P.O. Box 18475, Oklahoma City, OK 73154
102509879	+ EDI: ORREV.COM		
		Sep 12 2023 03:11:00	Oregon Department of Revenue, 955 Center Street NE, Salem, OR 97301-2553
102509880	^ MEBN		
		Sep 11 2023 23:05:59	Transunion, 2 Baldwin Place, P.O. Box 2000, Crum Lynne, PA 19022-1370
102509881	+ Email/Text: edbknotices@ecmc.org		
		Sep 11 2023 23:07:00	U.S. Department of Education, 400 Maryland Avenue, SW, Washington, DC 20202-0008
TOTAL: 17			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
102509873		Fast Cash

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 13, 2023

Signature: /s/Gustava Winters

**Information to identify the case:**Debtor 1: **Ivorie Alyssa Moncayo**

First Name Middle Name Last Name

Social Security number or ITIN: xxx-xx-2364

EIN: --\_-----

Debtor 2:

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN: -----

EIN: --\_-----

United States Bankruptcy Court: District of Oregon

Date case filed for chapter: 7 9/11/23

Case number: 23-32038-dwh7

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Ivorie Alyssa Moncayo	
2. All other names used in the last 8 years		
3. Address	7913 SW Leiser Lane Tigard, OR 97224	
4. Debtor's attorney Name and address	THOMAS A McAVITY Thomas McAvity, LLC 650 NE Holladay St. Ste 1600 Portland, OR 97232	Contact phone 503-232-5303
5. Bankruptcy trustee Name and address	Kenneth S Eiler 515 NW Saltzman Rd -- PMB 810 Portland, OR 97229	Contact phone (503) 292-6020

For more information, see pages 2 &amp; 3 &gt;

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	1050 SW 6th Ave. #700 Portland, OR 97204	Office Hours 9:00 a.m. – 4:30 p.m.  Contact phone 503-326-1500  Date: 9/11/23
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>October 12, 2023 at 11:30 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. Photo ID is required. Debtors must also provide proof of reported social security numbers (for example, social security card; medical insurance card; pay stub; W-2 form; IRS form 1099; or Social Security Admin.report).	Location:  <b>Telephone 341 meeting. Dial 877-973-0239, and enter passcode 5214556.</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines. See line 13 for other important deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	<b>Filing deadline: 12/11/23</b>  No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

<b>13. Notices Re Proposed Dismissal of Case/Undue Hardship Presumption; and Abandonment of Debtor's Residence (Real Property)</b>	<p>This case may be dismissed without further prior notice if the debtors fail to complete the meeting of creditors, timely file any documents, or make fee payments ordered by the Court, unless within 21 days of the date in line 6 a party in interest files a written objection to dismissal, setting forth specific grounds, with the Court and sends copies to the debtors' attorney (or debtors if pro se) and trustee.</p> <p>Any presumption of undue hardship that may exist in a reaffirmation agreement filed by the debtors shall remain in effect until the effective date of any discharge order entered in this case unless a party in interest objects by <b>12/11/23</b>.</p> <p>At least 7 days prior to the date set in line 7 for the meeting of creditors, any party in interest who objects to abandonment of the debtors' residence (real property) must file with the Court a written objection and serve a copy on the debtors and debtors' attorney. If no timely objection is filed, the trustee can abandon the property upon request of the debtors or mortgage creditor without any further notice requirement. Mortgage creditors are authorized to negotiate a loan modification with a debtor either before or after the meeting of creditors, but any modification reached cannot become effective until the property is abandoned. Mortgage creditors may use the procedure outlined in LBF 751.7, available at <a href="https://www.orb.uscourts.gov">https://www.orb.uscourts.gov</a>, to obtain such abandonment. A creditor's contact with the debtors and/or debtors' attorney to seek, negotiate, and implement a modification shall be considered neither a violation of the automatic stay of 11 USC § 362 nor a violation of the discharge injunction of § 524. Negotiations with represented debtors must be with debtors' counsel who may consent to the creditor communicating directly with the debtors.</p>
<b>14. Trustee Appointment</b>	<p>The trustee named above is hereby appointed as interim trustee in this case. The trustee's bond shall be the blanket bond previously approved and filed with the U.S. Bankruptcy Court Clerk. UNITED STATES TRUSTEE</p>
<b>15. Court Information and Legal Advice</b>	<p>Court information is available at <a href="https://www.orb.uscourts.gov">https://www.orb.uscourts.gov</a>. For account numbers, etc. contact the debtor's attorney. Contact your own attorney with other questions and to protect your rights. The clerk's office staff is forbidden by law from giving legal advice.</p>